

WELCOME – Members and guests enjoyed the day bus trip to the Wivenhoe Dam for morning tea and view of the spillway followed by free time and lunch at Esk. Thanks to Pat Will for organising this and look out for information on our final bus trip for 2023 to celebrate Christmas later in the newsletter. Several members also had the opportunity to visit the Cross River Rail Experience Centre for a fascinating overview of this massive project happening under Brisbane's feet! Stephanie Hinrichs from Care Kits For Kids Qld provided some sobering statistics on the number of Queensland children in out-of-home care during our October meeting and how their organisation, and thanks to assistance from our monthly donations, have been able to supply backpacks to over 2,000 children so far this year, and a staggering 12,000 backpacks over the past six years.

BRANCH MEETING

Our November branch meeting will be on **Thursday 9 November** at the Coorparoo RSL Club. Arrival will be at 10:00am for a 10:30am start with guest speaker, updates on branch and national activities, raffles, and refreshments. The cost will be \$7.00 cash per person payable at the door.

Enjoy some Melbourne Cup fun and wear your racing carnival hats or fascinators to show off your fashion flair. We'll also be enjoying a race (of sorts) with everyone getting a winner from previous Melbourne Cups to share in some fun prizes.

Our guest speaker will be Capt. Ross Nicholls from the Mission to Seafarers. We would like to present any scarves and beanies that members have knitted during the winter months at this time.

This is the last meeting for 2023 with the next meeting being held on Thursday 8 February 2024.

NOVEMBER BIRTHDAYS

Best wishes to the following members who celebrate birthdays in November. We hope you enjoy your special day with family and friends.

Margaret Atkin	Thera Harding
Jan Jackson	Mary Lambrose
Jenny Purnell	Elwyn Welsh

MORNING TEA CATCH-UP

Our last morning tea catch up for 2023 will be at 10:00am on Monday 20 November at Easts Leagues Club. This is a great informal way to get to know fellow members outside the confines of a branch meeting and is the last catch-up for 2023. We hope to see you there. Monday 15 January 2024 will be the first catch-up next year.

DAY BUS TRIP TO CELEBRATE CHRISTMAS

Join members and guests for our last day bus trip for 2023 on Monday 4 December. We will be visiting Buderim on the Sunshine Coast, stopping for morning tea on the way, and visiting the Buderim Pioneer Cottage which is one of the oldest surviving

residences in Buderim, before enjoying a two-course lunch at the Buderim Tavern. The coach will depart the Coorparoo RSL Club at 8:00am and return at approximately 4:30pm. Cost is \$65 per person which includes the coach tour, morning tea, Pioneer Cottage visit and lunch.

Our Christmas raffle will be drawn during the lunch, so all members are encouraged to donate one or two gifts, wrapped in Christmas paper, that can be used as prizes during the raffle to raise funds for our branch charities.

All enquiries and bookings can be made with Pat Will on 3398 8726 or 0437 774 049. Please advise dietary requirements at the time of booking. Payment can be made by cash or direct deposit to the NSA Coorparoo bank account BSB 084 391; account 047949379. If using this payment method, please ensure you list your name against the payment.

ANZAC SQUARE & MEMORIAL GALLERIES

We are holding a guided tour of this facility at **10:30am on Thursday 2 November**. The tour starts from the main entry at the large double brass doors located in the left corner of the Anzac Square parkland on Adelaide Street level. This is a free tour which runs for approximately one hour and you can spend time in the galleries afterwards.

The knowledgeable guide will provide a journey through Queensland's military past, bringing history to life and connecting you with the selfless men and women who have served our country for more than a century. What better way to bring more meaning to Remembrance Day later in November.

If you are interested, please advise Freya Tienan on nsacoorparoopres@ozemail.com.au or 0409 397 330 by 27 October so your place can be held.

BRANCH CHRISTMAS LUNCH

Join members and guests to celebrate the Christmas season with a two-course lunch at the Coorparoo RSL Club from **12:00pm on Thursday 14 December**. Cost

will be \$30.00 per person. Guests are very welcome, and payment can be made on the day.

If you wish to attend, please advise Freya Tienan on nsacoorparoopres@ozemail.com.au or 0409 397 330 by 8 December.

CARE KITS FOR KIDS DONATIONS

Our last suggestion for this year would be backpacks or a small lunch box, but any items from clothes, books, hair brushes etc. are greatly appreciated. They can be purchased at discount shops. These will be delivered to Care Kits For Kids ready for the Christmas period.

DENDY CINEMAS COORPAROO

Thanks to our friends at Dendy Cinemas Coorparoo for providing complimentary tickets for use as raffle prizes over the coming months. Several members took advantage of the special pricing for Seniors Month during October. Look out for these movies coming soon:

KILLERS OF THE FLOWER MOON (crime); MAESTRO (drama); THE KILLER (action); NYAD (drama); MONOLITH (mystery); LOVE & MERCY (drama); THE JUNGLE BUNCH WORLD TOUR (animated)

If you love movies, why not join the Club! Become a member of Club Dendy to receive discounted tickets and candy bar items, exclusive offers, birthday rewards and much more. Visit Dendy Cinemas Coorparoo or online at dendy.com.au for more details and become a member.

If you feel like
you're losing
everything,
remember that
trees lose their
leaves every year
and still they
stand tall and wait
for better days to
come.

STAY SAFE IN EXTREME HEAT

Hot weather can affect anyone, including the young and healthy, however some people are more at risk than others including people who:

- Are aged over 65 years, especially those living alone.
- Have a medical condition such as heart disease, diabetes, kidney disease or mental illness.
- Are taking certain medications that may affect the way the body reacts to heat as a side effect. This includes, but is not limited to, medication that is used to treat allergies, blood pressure, heart conditions, seizure disorders and mental health conditions. Speak to your doctor to discuss this.
- Limited mobility
- Living with a cognitive impairment that reduces their ability to communicate their discomfort and needs.

During extreme heat, whether it's one hot day or a heatwave, remember:

- Drink water, to stay adequately hydrated (if your doctor normally limits your fluids, check with your doctor how much to drink during hot weather)
- Keep yourself cool by using damp towels containing ice, putting your feet in cool water, and taking cool (not cold) showers.
- If you don't have air-conditioning, consider visiting an air-conditioned shopping centre or public library.
- Block out the sun at home during the day by closing curtains and blinds.
- Open the windows when there is a cool breeze, the outside temperature is cooler than inside, and if it is safe to do so.
- Stay out of the sun during the hottest part of the day. If you do have to go outside, wear a hat and sunscreen, and seek shade.
- Cancel or postpone outings. If you absolutely must go out, stay in the shade, and take plenty of water with you.
- Wear light-coloured, loose-fitting clothing made from natural fibres like cotton and linen.
- Eat smaller meals more often and cold meals such as salads.
- Make sure food that needs refrigeration is properly stored.
- Allow yourself plenty of time to rest and avoid heavy activity like sport, renovating and gardening.
- Watch, read or listen to news reports to find out more information during extreme heat and when heatwaves are forecast. (Source: *Better Health Channel*)

FUNNY THINGS KIDS SAY & DO

6yo (to her crying brother): "It's okay to be sad, sometimes we need to let our feelings out, just let yourself be sad."

Mother: "Oh darling, that's so lovely, well done. Why is he crying?"

6yo: "I hit him."

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A young boy told his dad that he LOVES the new toy trucks they got at daycare. They are actually his toy trucks. The family donated them because he refused to play with them at home.

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A mother gathered all of her four kids and asked, "who cut the strings on the blinds?" None answered. She then asked, "where are the scissors that did it?". Number two son got up and produced them from the closet.

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When my daughter was nine she was obsessed with mermaids. She wanted to be one so badly she found a "spell" on YouTube that would turn her into one. Watching her gagging from trying to eat sardines while reciting a spell with her feet in a bucket of water for an hour was magical!

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A toddler who was not previously accustomed to being awake after dark, just looked outside and screamed "where is the backyard?"

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Paediatrician at 4-year check-up: "Do you have any questions?"

Mother: "I don't think so."

Dr: "Aadi, what about you? Any questions for me?"

Aadi: "Yeah, have you ever hanged upside down from the ceiling like a bat?"

OLDER AUSTRALIANS FACE HOUSING DEBT BURDEN

It's not only younger people who are struggling to put a roof over their heads. Over the past two decades, the circumstances of older Australians seeking affordable housing have deteriorated significantly, with home ownership rates plummeting and a rising number of retirees saddled with mortgage debt as they enter retirement.

Additionally, a new report has found access to social housing has worsened, leaving many vulnerable older citizens in a precarious situation. The Australian Housing and Urban Research Institute (AHURI) report into the challenges faced by older Australians on lower incomes estimates 440,000 older households will be unable to find or afford suitable housing by 2031. The research also revealed the mortgage debt burden for older Australians has surged 600% over the past three decades, worsening their already precarious financial situation.

The study revealed older Australians were increasingly using their superannuation funds to pay off mortgage debts, potentially affecting their quality of life as they age. This has led to a rising number of defaults on mortgage repayments, pushing a significant proportion of middle-aged and older households out of home ownership. The study found lower income older people wanted housing that was achievable, affordable, safe, secure and in familiar neighbourhoods.

Older households were surveyed about alternative housing models. There was a clear preference for a shared equity home ownership model, a cooperative housing model and a transportable housing model, and land lease model, which AHURI says reflects the expectation that it is "normal" to own one's home in Australia.

In a land lease arrangement, households own their dwellings but not the land, making them eligible for Commonwealth Rent Assistance and improving housing affordability.

Rental woes – Low-income older households who can't afford any form of mortgage are having to pay a large proportion of their income on rent.

AHURI says if they could get a loan there are two options that "have the potential to deliver forms of home ownership, with the security of tenure and wellbeing that provides". These are: shared equity mortgages and land lease mortgages. Lead author and University of South Australia researcher, Dr Debbie Faulkner, said the preference for shared equity models stems from the deeply ingrained cultural norm of home ownership in Australia. "The subdued response to the other options we presented indicated people's long-entrenched aspirations and a lack of familiarity older people have with 'alternative' housing options," Dr Faulkner said.

Lending limits – The reluctance of banks to provide mortgages for alternative housing models is perceived as a major hurdle to older people entering the housing market.

Dr Faulkner criticised this, saying banks readily lend for depreciating assets such as cars but hesitate to support secure housing arrangements for older citizens. "Not all buyers have sufficient cash to purchase a land lease home, but some could support a small mortgage as a way of obtaining security of tenure and preserving their capital," Dr Faulkner said. She said this further exacerbates the challenges faced by older Australians in securing stable housing, forcing them to rely on government equity partners that "will need to be patient before they recoup their investments on the future sale or transfer of the property".

Home ownership decline – The report also raised concerns over the decline in home ownership for older households and called for regulatory changes to better support alternative housing market expansion. For example, the report noted that responsible lending obligations have created a “conservative lending environment”, where age is seen as grounds for refusing a mortgage. The report suggested that assumptions about an applicant’s capacity to service a loan should be examined.

It also suggested financial regulators could study the patterns of income and consumption of older people as well as loan defaults and rent arrears to understand the risk of lending to this age cohort and the ramifications of not servicing this cohort. In addition, initiatives like Nightingale Housing’s “Teilhaus” apartments, which promote non-speculative owner-occupation and social connection, were supported by mortgage lenders. However, once settlement neared, some lenders were less enthusiastic. It did however highlight micro-apartments as a potential solution to the housing crisis for older Australians.

Regional life opens affordable options – Regional centres also offer options for the development of low-density housing and could cater to people seeking more secure and lower cost and lower-risk housing solutions. Predictions to 2031 suggest the shift of older lower-income renters to outer suburbs and major regional centres. (Source: AHURI, *Mortgage Business*)

NATIONAL SENIORS FIGHTS FOR BETTER HOUSING

NSA’s *Better Housing* advocacy campaign is lobbying the government to support age-friendly, affordable housing for seniors. The key policies are:

- Enable home care recipients to downsize without pension penalties.
- Introduce a stamp duty concession for eligible seniors in all states and territories.
- Include accessible housing design standards in the National Construction Code (NCC), which will make new housing age-friendly and facilitate more downsizing options.
- Create a capital grants scheme for the construction of rental housing suitable for older people.
- National retirement village legislation. They are calling for strengthened and nationally uniform laws for retirement villages to ensure the rights of older people are protected.

MEDITATION FOR SENIORS – ONE BREATH AT A TIME

Once regarded by some as a religious practice, meditation is now very much a part of health and

wellbeing regimes. It’s not just for the young and limber. The good thing about being a senior is that you probably have more time to devote to meditating than when you were younger, more of an ability to relax and enjoy the moment rather than having to get things done, and more wisdom to prioritise and value meditation.

Meditation has both physical and mental health benefits. It can help seniors manage the symptoms of many health conditions including anxiety; depression; heart disease; high blood pressure; pain; and sleep problems.

Meditation can also have benefits for your mental health including helping to manage stress; increase self-awareness; and focus on the present moment.

How to begin – during meditation, you concentrate your mind on one particular thing such as your breathing, sounds, body movements, and feelings or a mantra (chant). This helps to train your mind to stay focused and peaceful during times of stress or anxiousness.

Find yourself a quiet spot so that you don’t get easily distracted. You don’t have to sit cross-legged on the ground, you can meditate sitting in a chair, lying down, or standing. Try different postures until you’ve found the one or ones that are right for you. Then:

- Get settled into a comfortable position.
- Close your eyes.
- Focus your attention on one thing, such as your breathing, the sounds around you, or a specific object.

If your mind is alert but your body tires easily, try lying down or sitting in a comfortable chair and focusing on a series of physical sensations.

- Find a word or sentence – a prayer, a motivational phrase, or a mantra – that speaks to you. You can come back to it as a form of meditation that can offset anxiety and may have spiritual or psychological benefits.
- If the body tires, then shorten the meditation sessions and even use your meditation techniques and thoughts while walking.
- Meditation works best when it is done regularly, so it is best to keep practising until you find a technique that suits you so that it can easily become a habit.
- Try starting with one to two minutes each day, and then increasing the time gradually over weeks or months. It takes time, patience, and practice to meditate. (Source: *Mindworks, Health Direct*)

OLDER DRIVERS' DILEMMA: WHEN IS IT TIME TO QUIT?

For many seniors, their independence – and even their self-worth – is linked to having a driving licence. Getting a licence in the first place is often seen as a coming-of-age event, so taking that licence away can be equated with taking away a person's identity.

As we age, deciding – or having the decision made for us – that we are too old to drive is an emotional issue that has practical everyday ramifications for older drivers, their families, and the broader community.

With the proportion of Australians over 65 years expected to reach 23% by 2050, many more seniors will face the prospect of losing their ability to drive. In some states, drivers aged 75 and older must complete a medical assessment to determine whether they are safe to drive. Surprisingly, there is no standardised diagnostic tool for GPs to use.

A recent crash on the Gold Coast has again raised community questions about older drivers potentially endangering the lives of others. A five-year-old girl suffered serious head injuries and a pedestrian was injured when a car, with an 87-year-old behind the wheel, mounted the kerb in reverse. In 2018, six-year-old Indie Armstrong died on the Sunshine Coast after a car driven by an 86-year-old reversed into her family at a shopping centre.

University of Queensland emeritus professor and general practitioner, Geoff Mitchell, said doctors relied on "blunt instruments" such as basic memory tests when determining a person's fitness to hold a driver's licence. He said a memory test is good at picking severely unwell people, but it's not very good at testing judgement. "You have to make a call based on their physical appearance – how quickly they walk into the surgery and how sharp they are," he said.

Fitness to drive – About 472,000 Australians are living with dementia, but Dr Mitchell said many older drivers who have trouble with memory and judgement are capable of controlling a vehicle.

The Navigating Fitness to Drive program, developed by the University of Queensland, could provide a standardised way of assessing a driver's ability. The program uses dashcam videos of real-life situations to assess the reaction times of people with dementia. If a driver's reaction times are too long, it provides evidence for GPs to recommend against them having a driver's licence.

Different rules – The requirements for older drivers vary in different states and territories. In Queensland, however, drivers over 75 need to carry a GP-signed

Medical Certificate for Motor Vehicle Driver Form, which remains valid for one year.

Regardless of age, doctors and drivers must report medical conditions that can affect a person's ability to drive, including dementia, stroke, seizures, epilepsy, vision problems, heart disease, and some psychiatric and sleep disorders. Health professionals can impose conditions restricting people's ability to drive on highways, at night, or outside a 10-kilometre radius of their home. This applies to people undergoing medical treatments and for those with chronic conditions.

Amongst the safest – Experts are split on the effectiveness of mandatory testing. UQ psychology professor Nancy Pachana said age does not equate to a poorer driving standard. She told *ABC News* that healthy, older motorists have the advantage of their experience, making them "amongst the safest drivers".

Dr Mitchell said it was not a feasible long-term solution to impose mandatory practical tests on each licence renewal. He said it was important for families to have sensitive conversations with their older loved ones about their driving. "You don't just drop it on them," Dr Mitchell said. "Get them thinking about it so that, when the day comes, it's not coming completely out of the blue."

Not losing freedom – Professor Pachana encourages older drivers to keep in mind that a shift from driving their own car opens up other options such as public transport and ride sharing. "This is a major transition, but needn't be framed as a loss of independence," she said.

Professor Pachana said driving independence doesn't just affect those in the later stages of life. "As a society, we need to better support the entire range of people needing better public transportation – people with disabilities, people who for whatever reason cannot drive or maintain a private vehicle." (*Source: UQ, ABC*)

RECIPE OF THE MONTH LOW-CARB SPINACH QUICHE

Preparation time: 10 mins; cooking time: 45 mins

Ingredients:

250g mushrooms	2 shallots
2 cloves garlic	250g baby spinach
2 tbsp olive oil	250g ricotta
100g grated parmesan	150g sour cream
4 eggs	Freshly grated nutmeg
Salt; freshly ground black pepper	

Method:

- Clean & slice mushrooms; peel and finely slice shallots and garlic. Sort the spinach, wash, and shake dry.

- Heat 1 tblsp olive oil in a pan and sauté the mushrooms for 2-3 mins. Season with salt & pepper, then transfer to a plate. Heat remaining oil in the pan and sauté the sliced shallots and garlic. Add the spinach leaves, cook briefly, season with salt & pepper and set aside.
- Preheat oven to 170°. Line a 24cm springform tin with baking paper. In a bowl – mix the ricotta with parmesan, sour cream and eggs and season with salt, pepper, and freshly grated nutmeg to taste.
- Pour half of the ricotta mixture into the lined tin and arrange the spinach on top. Spread the mushrooms over the spinach and top with remaining ricotta mixture.
- Bake for 45 mins until golden and set. Remove from the oven, leave to cool for 5 mins then take it out from the tin. Cut into pieces and serve warm or cold.

WELLBEING OFFICER

If you are, or know of any member who is ill, injured, or in need of help please notify Jan Jackson on 0411 987 174 so that we can give our support where needed.

BRANCH CONTACT DETAILS

If you have any queries please contact our Secretary, Graham Tienan, on mobile 0407 736 453 or email nsacooparoosec@gmail.com. Do remember to update any changes to details. Emergency contacts need to be current.

SMILE

Last year I replaced all the windows in my house with those expensive, double-pane, energy-efficient kind. Today, I got a call from store that installed them. The caller complained that the work had been completed a year ago and I still hadn't paid for them.

Helloooo,..... just because I'm a Senior Citizen doesn't mean that I am automatically mentally challenged. So, I told him just what his fast-talking sales guy told me last year--that..."*These windows would pay for themselves in a year--*" Hellooooo? It's been a year, so they're paid for, I told him.

There was only silence at the other end of the line, so I finally hung up. He's never called back. I bet he felt like an idiot.

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MOMENTS OF CLARITY

- "As I sat, strapped in my seat waiting during the countdown, one thought kept crossing my mind...every part of this rocket was supplied by the lowest bidder." *John Glenn*
- "When the white missionaries came to Africa they had the Bible and we had the land. They said 'Let us pray.' We closed our eyes. When we

opened them, we had the Bible and they had the land." *Desmond Tutu*

- "America is the only country where a significant proportion of the population believes that professional wrestling is real, but the moon landing was faked." *David Letterman*
- After the game, the King and the Pawn go into the same box. *Italian proverb*
- "When a man opens a car door for his wife, it's either a new car or a new wife." *Prince Philip*
- "Wood burns faster when you have to cut and chop it yourself." *Harrison Ford*
- "The best cure for sea sickness, is to sit under a tree." *Spike Milligan*
- "Lawyers believe a man is innocent until proven broke." *Robin Hall*
- "If life were fair, Elvis would still be alive today, and all the impersonators would be dead." *Johnny Carson*
- "Home cooking. Where many a man thinks his wife is." *Jimmy Durante*
- "I have kleptomania, but when it gets bad, I take something for it." *Robert Benchley*
- "The weather person is the only person that I know that can be wrong 99.9% of the time and still have a job the next day." *Johnny Carson*

Alphabet for seniors will make you laugh

A is for apple and B is for boat, that used to be right but now it won't float! Age before beauty is what we say but let's be a bit more realistic instead

The alphabet for seniors:

- ⇒ **A's** for **arthritis**,
- ⇒ **B's** for **bad back**,
- ⇒ **C's** for **chest pains**, perhaps **cardiac**?
- ⇒ **D** is for **dental decay** and **decline**,
- ⇒ **E** is for **eyesight**, can't read that top line!
- ⇒ **F** is for **fissures** and **fluid retention**,
- ⇒ **G** is for **gas** which we'd rather not mention.
- ⇒ **H** is for **high blood pressure**;
- ⇒ **I** for **incisions** with scars you can show.
- ⇒ **J** is for **joints**, out of socket, won't mend,
- ⇒ **K** is for **knees** that crack when they bend.
- ⇒ **L's** for **lots of love**
- ⇒ **M** is for **memory**, I

forget what comes next.

- ⇒ **N** is **neuralgia**, in **nerves** way down low;
- ⇒ **O** is for **osteo**, bones that don't grow!
- ⇒ **P's** for **prescriptions**, I have quite a few, just give me a **pill** and I'll be good as new!
- ⇒ **Q** is for **queasy**, is it fatal or flu?
- ⇒ **R** is for **reflux**, one meal turns to two.
- ⇒ **S** is for **sleepless nights**, counting my fears,
- ⇒ **T** is for **Tinnitus**, bells in my ears!
- ⇒ **U** is for **urinary**, troubles with flow,
- ⇒ **V** for **vertigo**, that's 'dizzy,' you know.
- ⇒ **W** for **worry**, now what's going 'round?
- ⇒ **X** is for **X ray** and what might be found.
- ⇒ **Y** for another **year** I'm left here behind,
- ⇒ **Z** is for **zest** I still have - in my mind!

